

## ABSTRACT OF THE DISCLOSURE

A method and system for using a portable memory device, for example, a removable USB flash memory drive, by a customer to participate in an incentive program. A business entity temporarily receives the memory device from the customer, for example, at a point of sale, and looks for an identification means of the customer in the device and creates one if it doesn't exist. The identification means comprises a unique customer identifier and an association means and various other data elements. The business entity uses the identifier in the device to establish link between the device and the incentive program. In one embodiment, the incentive program account is created by the entity without requesting any information from the customer, by creating a unique anonymous customer identifier in the device. The customer may use the device as one centralized unit to represent a plurality of incentive programs.